

STATE OF NEVADA  
DEPARTMENT OF BUSINESS & INDUSTRY  
DIVISION OF INSURANCE

REQUIREMENTS FOR SHORT TERM LESSOR OF MOTOR VEHICLES

**Nevada Administrative Code 687B.800 Policy sold by short-term lessor of motor vehicle; Deemed primary coverage; filing requirements.**

A policy of liability insurance that is sold by a short-term lessor of a motor vehicle to a short-term lessee of a motor vehicle:

1. Shall be deemed to provide primary coverage, and any other policy of liability insurance shall be deemed to provide excess coverage; and
2. Must be filed with the commissioner as a policy of insurance for personal risk in the manner set forth in [chapter 686B of NRS](#).

**Nevada Revised Statute 683A.221 Employee of short-term lessor of passenger vehicles exempt from licensing under certain circumstances.**

If a short-term lessor of passenger vehicles licensed pursuant to [NRS 482.363](#) holds a limited license as a producer of insurance issued pursuant to [NRS 683A.261](#), an employee of the short-term lessor may engage in the solicitation and sale of insurance requested by a lessee pursuant to [NRS 482.3158](#) without a license issued pursuant to this chapter if the solicitation and sale of such insurance is done on behalf of, and under the supervision of, the short-term lessor.

**Nevada Administrative Code 683A.275 Short-term lessor of passenger vehicles: Licensure requirement; provision for training and supervision of employees; maintenance and availability of records.**

1. A person licensed as a short-term lessor of passenger vehicles pursuant to [NRS 482.363](#) must be licensed as a limited producer pursuant to paragraph (k) of subsection 1 of [NRS 683A.261](#) before engaging in the sale or solicitation of policies of insurance requested by short-term lessees of passenger vehicles.
2. Each short-term lessor of passenger vehicles shall provide training for each employee who will solicit or sell policies of insurance to short-term lessees. The training must include instruction relating to:
  - (a) The policies of insurance that will be offered for sale to short-term lessees;
  - (b) Ethical practices concerning the sale of policies of insurance; and
  - (c) The sales materials and disclosures provided to short-term lessees.
3. The manager of each location of a short-term lessor of passenger vehicles is responsible for the supervision of each employee who solicits or sells policies of insurance at that location.
4. A short-term lessor of passenger vehicles shall maintain the following records for at least 5 years:
  - (a) A copy of the instructional materials used to train employees pursuant to subsection 2;
  - (b) A list that includes the name of each manager who is responsible for the supervision of employees pursuant to subsection 3;
  - (c) A list that includes the name of each employee who is authorized by the short-term lessor to solicit or sell policies of insurance to short-term lessees; and
  - (d) Proof that each such employee has completed the training required by subsection 2.
5. A short-term lessor of passenger vehicles shall make the records required by subsection 4 available for examination by the commissioner or his designee upon request.